

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David W Boyer
Joan L Boyer
Debtors

Case No. 13-03732-MDF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRatchfor
Form ID: 3180W

Page 1 of 2
Total Noticed: 33

Date Rcvd: Jan 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2017.

db/jdb
4349781 +David W Boyer, Joan L Boyer, 611 B Street, Enola, PA 17025-1602
4349789 +Bill Me Later, American Coradius Inc, 2420 Sweet Home Rd Ste 150, Amherst, NY 14228-2244
+CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Exxon Mobil, Processing Ctr, Des Moines, IA 50361-0000)
4349782 +Chase, PO Box 24696, Columbus, OH 43224-0696
4349783 +Chase Home Equity Laon Svs, PO Box 24714, Columbus, OH 43224-0714
4349787 +Discover, care of Ralph Gulko Esquire, Pressler and Pressler LLP, 804 West Ave,
Jenkintown, PA 19046-2831
4349790 +GE Old Navy, care of Zwicker and Associates, 80 Minuteman Road, Andover, MA 01810-1008
4349793 +HFC, Curtis O Barnes PC, PO Box 1390, Anaheim, CA 92815-1390
4349792 +Harbor Law Firm Inc, 9838 Old Baymeadows Road, No 359, Jacksonville, FL 32256-8101
4349794 +Home Depot Credit Services, PO Box 790328, St Louis, MO 63179-0328
4416640 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,
700 Kansas Lane, Monroe, LA 71203-4774
4405649 +JPMorgan Chase Bank, N.A., Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,
Monroe, LA 71203-4774
4349795 +Pinnacle Law Group PC, 655 S Main Street 200-411, Orange, CA 92868-4690
4349798 +TD Bank Target, care of Blatt Hassenmiller, Leibsker and Moore LLC,
1835 Market St Ste 501, Philadelphia, PA 19103-2933
4349799 +Union Plus Card Capital One Bk, care of Hayt Hayt and Landau, Mending Ctrl,
Two Industrial Way West, Eatontown, NJ 07724-2279

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4349784 +EDI: PRA.COM Jan 20 2017 18:58:00 Citibank Sears, care of Portfolio Recovery,
120 Corporate Blvd, Norfolk, VA 23502-4952
4414129 +EDI: CITICORP.COM Jan 20 2017 18:58:00 Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493
4349786 EDI: DISCOVER.COM Jan 20 2017 18:58:00 Discover, care of DB Servicing Corp,
6500 New Albany Rd East, New Albany, OH 43054
4349785 EDI: DISCOVER.COM Jan 20 2017 18:58:00 Discover, 12 Reads Way, New Castle, DE 19720
4349788 +E-mail/Text: BKRMailOps@weltman.com Jan 20 2017 18:58:13 Discover,
care of Weltman Weinberg Reis, 436 Seventh Ave Ste 1400, Pittsburgh, PA 15219-1827
4353183 EDI: DISCOVER.COM Jan 20 2017 18:58:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4349791 +EDI: WFNNB.COM Jan 20 2017 18:58:00 Gander Mountain, Cominety Bank, PO Box 182273,
Columbus, OH 43218-2273
4417064 EDI: PRA.COM Jan 20 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4364104 E-mail/Text: bankruptcynotices@psecu.com Jan 20 2017 18:58:22 PSECU, PO BOX 67013,
HARRISBURG, PA 17106-7013
4349796 +E-mail/Text: bankruptcynotices@psecu.com Jan 20 2017 18:58:22 PSECU Visa, PO Box 67013,
Harrisburg, PA 17106-7013
4354077 EDI: Q3G.COM Jan 20 2017 18:58:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
4826862 +EDI: Q3G.COM Jan 20 2017 18:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
MOMA Funding LLC 98083-0788
4388480 EDI: Q3G.COM Jan 20 2017 18:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
4353877 EDI: RECOVERYCORP.COM Jan 20 2017 18:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4349797 +EDI: SEARS.COM Jan 20 2017 18:58:00 Sears Credit Card, PO Box 183082,
Columbus, OH 43218-3082
4361145 +E-mail/Text: bncmail@w-legal.com Jan 20 2017 18:58:14 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4357158 EDI: WFFC.COM Jan 20 2017 18:58:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438
4349800 +EDI: WFFC.COM Jan 20 2017 18:58:00 Wells Fargo Financial Cards, 3201 North 4th Avenue,
Sioux Falls, SD 57104-0700

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4826861* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor JP MORGAN CASE BANK, NA bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael S Travis on behalf of Joint Debtor Joan L Boyer Mtravislaw@comcast.net
Michael S Travis on behalf of Debtor David W Boyer Mtravislaw@comcast.net
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor JP MORGAN CASE BANK, NA tpuleo@goldbecklaw.com
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 David W Boyer
First Name Middle Name Last Name

Debtor 2 Joan L Boyer
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-03732-MDF**

Social Security number or ITIN **xxx-xx-6063**
EIN --

Social Security number or ITIN **xxx-xx-5655**
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David W Boyer

Joan L Boyer
aka Joan Louise Neely

By the
court:

January 20, 2017Honorable Mary D. France
United States Bankruptcy Judge

By: PRatchford, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.